

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

NORTH CAROLINA

FOR USE IN NORTH CAROLINA ZIP CODES: 280-282

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,994	NA	2,742	NA	NA	NA	NA	0-64	2,216	NA	3,045	NA	NA	NA	NA
65	1,161	1,464	1,667	1,478	1,491	1,730	1,512	65	1,290	1,626	1,853	1,642	1,657	1,924	1,679
66	1,221	1,539	1,739	1,554	1,568	1,802	1,590	66	1,358	1,710	1,932	1,727	1,742	2,001	1,767
67	1,283	1,616	1,819	1,633	1,647	1,878	1,670	67	1,426	1,797	2,020	1,813	1,830	2,086	1,855
68	1,337	1,684	1,899	1,701	1,716	1,956	1,741	68	1,486	1,872	2,111	1,890	1,907	2,174	1,933
69	1,397	1,760	1,977	1,778	1,793	2,033	1,819	69	1,553	1,956	2,197	1,975	1,992	2,259	2,020
70	1,452	1,830	2,052	1,848	1,865	2,108	1,890	70	1,614	2,034	2,280	2,054	2,072	2,342	2,101
71	1,508	1,899	2,123	1,918	1,935	2,180	1,961	71	1,676	2,112	2,359	2,132	2,149	2,422	2,181
72	1,559	1,966	2,190	1,985	2,002	2,249	2,030	72	1,734	2,185	2,434	2,206	2,225	2,498	2,256
73	1,610	2,028	2,251	2,049	2,066	2,310	2,095	73	1,788	2,252	2,503	2,275	2,296	2,566	2,327
74	1,656	2,086	2,311	2,106	2,125	2,369	2,155	74	1,840	2,318	2,568	2,342	2,361	2,632	2,394
75	1,698	2,139	2,367	2,161	2,179	2,422	2,209	75	1,887	2,377	2,628	2,400	2,421	2,692	2,455
76	1,737	2,188	2,416	2,209	2,229	2,469	2,260	76	1,930	2,431	2,685	2,455	2,477	2,743	2,512
77	1,773	2,234	2,469	2,258	2,276	2,513	2,309	77	1,972	2,484	2,743	2,507	2,529	2,791	2,565
78	1,809	2,277	2,513	2,301	2,321	2,550	2,353	78	2,009	2,532	2,791	2,557	2,579	2,835	2,615
79	1,840	2,317	2,555	2,342	2,361	2,587	2,394	79	2,044	2,576	2,838	2,601	2,624	2,874	2,660
80	1,870	2,356	2,588	2,378	2,400	2,619	2,434	80	2,077	2,618	2,875	2,643	2,666	2,910	2,703
81	1,896	2,389	2,620	2,413	2,434	2,653	2,469	81	2,106	2,655	2,911	2,682	2,704	2,948	2,743
82	1,922	2,421	2,652	2,445	2,468	2,687	2,500	82	2,136	2,691	2,947	2,717	2,742	2,985	2,779
83	1,947	2,453	2,683	2,477	2,498	2,720	2,533	83	2,163	2,726	2,981	2,752	2,776	3,023	2,815
84	1,970	2,482	2,712	2,507	2,529	2,751	2,565	84	2,189	2,759	3,015	2,787	2,811	3,058	2,850
85	1,994	2,513	2,742	2,538	2,559	2,781	2,596	85	2,216	2,791	3,045	2,819	2,844	3,090	2,883
86	2,016	2,540	2,768	2,565	2,588	2,811	2,624	86	2,240	2,822	3,075	2,850	2,875	3,123	2,916
87	2,037	2,567	2,794	2,592	2,616	2,838	2,651	87	2,264	2,853	3,104	2,881	2,906	3,154	2,947
88	2,058	2,592	2,819	2,619	2,642	2,864	2,679	88	2,286	2,881	3,132	2,910	2,935	3,183	2,976
89	2,078	2,618	2,843	2,643	2,667	2,890	2,704	89	2,308	2,909	3,158	2,938	2,963	3,210	3,004
90	2,096	2,641	2,867	2,667	2,690	2,913	2,728	90	2,328	2,934	3,187	2,964	2,989	3,237	3,030
91	2,113	2,662	2,890	2,688	2,712	2,934	2,750	91	2,348	2,958	3,212	2,987	3,015	3,260	3,056
92	2,129	2,683	2,911	2,709	2,733	2,955	2,771	92	2,366	2,981	3,234	3,010	3,037	3,282	3,079
93	2,144	2,702	2,931	2,728	2,752	2,974	2,790	93	2,382	3,002	3,256	3,032	3,059	3,303	3,101
94	2,158	2,718	2,948	2,746	2,770	2,990	2,808	94	2,397	3,021	3,275	3,051	3,078	3,322	3,121
95	2,170	2,735	2,964	2,762	2,786	3,004	2,825	95	2,412	3,039	3,293	3,069	3,095	3,338	3,138
96	2,183	2,751	2,981	2,778	2,802	3,020	2,841	96	2,427	3,056	3,311	3,087	3,113	3,355	3,156
97	2,197	2,768	2,996	2,794	2,819	3,036	2,858	97	2,439	3,074	3,329	3,105	3,131	3,374	3,175
98	2,208	2,784	3,012	2,811	2,836	3,051	2,875	98	2,454	3,093	3,348	3,123	3,150	3,389	3,195
99	2,222	2,799	3,029	2,828	2,853	3,067	2,892	99	2,470	3,111	3,366	3,143	3,169	3,408	3,213

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

Form 5764-12/07 NC

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

NORTH CAROLINA

FOR USE IN NORTH CAROLINA ZIP CODES: ALL EXCEPT 280-282

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,804	NA	2,480	NA	NA	NA	NA	0-64	2,005	NA	2,755	NA	NA	NA	NA
65	1,051	1,324	1,509	1,338	1,349	1,566	1,368	65	1,168	1,472	1,677	1,486	1,499	1,740	1,519
66	1,105	1,393	1,573	1,406	1,418	1,630	1,438	66	1,228	1,548	1,748	1,563	1,576	1,811	1,599
67	1,161	1,462	1,645	1,477	1,491	1,700	1,511	67	1,290	1,625	1,828	1,641	1,656	1,888	1,679
68	1,209	1,524	1,719	1,539	1,552	1,770	1,575	68	1,344	1,694	1,910	1,710	1,725	1,967	1,749
69	1,264	1,592	1,789	1,608	1,623	1,839	1,645	69	1,405	1,770	1,987	1,787	1,802	2,043	1,828
70	1,314	1,656	1,856	1,672	1,687	1,908	1,710	70	1,460	1,840	2,062	1,858	1,874	2,119	1,901
71	1,364	1,719	1,921	1,736	1,751	1,972	1,775	71	1,516	1,910	2,135	1,929	1,945	2,192	1,973
72	1,411	1,778	1,982	1,796	1,812	2,035	1,836	72	1,568	1,977	2,202	1,996	2,013	2,260	2,042
73	1,456	1,834	2,037	1,853	1,870	2,090	1,895	73	1,618	2,038	2,265	2,059	2,078	2,322	2,105
74	1,498	1,888	2,091	1,906	1,923	2,143	1,949	74	1,664	2,098	2,324	2,119	2,137	2,382	2,166
75	1,536	1,935	2,141	1,955	1,971	2,192	1,999	75	1,707	2,151	2,378	2,172	2,191	2,436	2,221
76	1,571	1,980	2,186	1,999	2,017	2,233	2,044	76	1,746	2,199	2,429	2,221	2,241	2,481	2,272
77	1,605	2,022	2,233	2,043	2,060	2,273	2,089	77	1,784	2,248	2,481	2,269	2,289	2,525	2,321
78	1,637	2,061	2,273	2,081	2,100	2,308	2,129	78	1,817	2,290	2,525	2,313	2,333	2,565	2,366
79	1,664	2,097	2,311	2,119	2,137	2,341	2,166	79	1,850	2,330	2,568	2,353	2,374	2,600	2,406
80	1,692	2,132	2,342	2,152	2,172	2,369	2,202	80	1,879	2,368	2,601	2,391	2,412	2,632	2,445
81	1,716	2,161	2,370	2,183	2,202	2,401	2,233	81	1,906	2,403	2,633	2,426	2,446	2,668	2,481
82	1,739	2,191	2,400	2,213	2,233	2,431	2,262	82	1,932	2,435	2,667	2,459	2,480	2,701	2,515
83	1,761	2,219	2,427	2,241	2,260	2,461	2,291	83	1,957	2,466	2,697	2,490	2,512	2,735	2,547
84	1,782	2,246	2,454	2,269	2,289	2,489	2,321	84	1,981	2,497	2,727	2,521	2,543	2,766	2,578
85	1,804	2,273	2,480	2,296	2,315	2,517	2,348	85	2,005	2,525	2,755	2,551	2,574	2,796	2,609
86	1,824	2,298	2,504	2,321	2,342	2,543	2,374	86	2,026	2,554	2,783	2,578	2,601	2,825	2,638
87	1,843	2,323	2,528	2,346	2,366	2,568	2,399	87	2,048	2,581	2,808	2,607	2,630	2,854	2,667
88	1,862	2,346	2,551	2,369	2,390	2,592	2,423	88	2,068	2,607	2,834	2,632	2,655	2,879	2,692
89	1,880	2,368	2,573	2,391	2,413	2,614	2,446	89	2,088	2,632	2,858	2,658	2,681	2,904	2,718
90	1,896	2,389	2,594	2,413	2,434	2,635	2,468	90	2,106	2,654	2,883	2,682	2,705	2,929	2,742
91	1,911	2,408	2,614	2,432	2,454	2,654	2,488	91	2,124	2,676	2,906	2,703	2,727	2,950	2,765
92	1,927	2,427	2,633	2,451	2,473	2,673	2,507	92	2,140	2,697	2,926	2,724	2,747	2,970	2,785
93	1,940	2,444	2,651	2,468	2,490	2,690	2,524	93	2,156	2,716	2,946	2,744	2,767	2,989	2,805
94	1,952	2,460	2,668	2,484	2,506	2,706	2,540	94	2,169	2,733	2,963	2,761	2,784	3,006	2,823
95	1,964	2,475	2,682	2,499	2,520	2,718	2,556	95	2,182	2,749	2,979	2,777	2,801	3,020	2,840
96	1,975	2,489	2,697	2,514	2,536	2,732	2,571	96	2,195	2,765	2,995	2,793	2,817	3,035	2,856
97	1,987	2,504	2,710	2,528	2,551	2,746	2,586	97	2,207	2,782	3,012	2,809	2,833	3,052	2,873
98	1,998	2,518	2,726	2,543	2,566	2,761	2,601	98	2,220	2,799	3,030	2,825	2,850	3,067	2,891
99	2,010	2,533	2,741	2,558	2,581	2,775	2,616	99	2,234	2,815	3,046	2,843	2,867	3,084	2,907

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

NORTH CAROLINA

FOR USE IN NORTH CAROLINA ZIP CODES: 280-282

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,734	NA	2,384	NA	NA	NA	NA	0-64	1,926	NA	2,648	NA	NA	NA	NA
65	1,010	1,273	1,450	1,285	1,297	1,505	1,315	65	1,122	1,413	1,611	1,428	1,442	1,673	1,461
66	1,062	1,339	1,512	1,351	1,363	1,567	1,383	66	1,180	1,487	1,681	1,502	1,514	1,741	1,536
67	1,115	1,405	1,581	1,420	1,431	1,633	1,452	67	1,240	1,562	1,758	1,578	1,591	1,814	1,614
68	1,162	1,465	1,652	1,479	1,493	1,701	1,513	68	1,292	1,628	1,835	1,643	1,658	1,890	1,681
69	1,215	1,531	1,719	1,546	1,558	1,768	1,581	69	1,350	1,701	1,910	1,718	1,733	1,965	1,756
70	1,263	1,592	1,784	1,608	1,621	1,832	1,643	70	1,403	1,768	1,982	1,786	1,802	2,036	1,827
71	1,310	1,652	1,847	1,668	1,683	1,896	1,707	71	1,456	1,836	2,052	1,854	1,870	2,106	1,896
72	1,357	1,709	1,905	1,726	1,742	1,956	1,766	72	1,507	1,899	2,117	1,917	1,934	2,172	1,961
73	1,400	1,763	1,958	1,781	1,797	2,009	1,822	73	1,555	1,959	2,177	1,978	1,995	2,231	2,024
74	1,440	1,814	2,010	1,832	1,848	2,060	1,873	74	1,599	2,016	2,233	2,036	2,053	2,289	2,081
75	1,476	1,861	2,058	1,878	1,895	2,106	1,922	75	1,640	2,067	2,286	2,087	2,105	2,340	2,135
76	1,510	1,902	2,101	1,922	1,938	2,146	1,966	76	1,678	2,114	2,334	2,136	2,154	2,385	2,183
77	1,542	1,944	2,146	1,964	1,980	2,185	2,008	77	1,714	2,160	2,385	2,181	2,200	2,428	2,230
78	1,573	1,981	2,185	2,000	2,018	2,218	2,046	78	1,747	2,201	2,428	2,223	2,242	2,464	2,274
79	1,599	2,016	2,222	2,035	2,053	2,249	2,081	79	1,778	2,240	2,469	2,261	2,282	2,499	2,312
80	1,625	2,049	2,250	2,069	2,086	2,277	2,115	80	1,806	2,275	2,500	2,298	2,318	2,531	2,351
81	1,650	2,078	2,280	2,098	2,117	2,308	2,146	81	1,832	2,309	2,532	2,332	2,352	2,564	2,385
82	1,671	2,105	2,307	2,126	2,145	2,336	2,175	82	1,856	2,340	2,563	2,363	2,384	2,597	2,417
83	1,693	2,133	2,333	2,154	2,172	2,366	2,203	83	1,881	2,370	2,591	2,393	2,414	2,627	2,448
84	1,714	2,160	2,358	2,181	2,199	2,393	2,230	84	1,905	2,399	2,620	2,422	2,444	2,659	2,478
85	1,734	2,185	2,384	2,206	2,225	2,419	2,256	85	1,926	2,428	2,648	2,452	2,473	2,687	2,507
86	1,754	2,208	2,408	2,231	2,250	2,444	2,282	86	1,948	2,455	2,674	2,479	2,500	2,716	2,536
87	1,771	2,232	2,429	2,255	2,274	2,469	2,306	87	1,969	2,480	2,700	2,505	2,527	2,743	2,562
88	1,789	2,255	2,452	2,276	2,297	2,491	2,329	88	1,989	2,505	2,724	2,531	2,552	2,768	2,588
89	1,806	2,276	2,473	2,298	2,318	2,513	2,351	89	2,008	2,529	2,747	2,555	2,576	2,791	2,611
90	1,823	2,296	2,494	2,318	2,339	2,533	2,372	90	2,025	2,552	2,770	2,577	2,599	2,814	2,636
91	1,838	2,315	2,513	2,337	2,358	2,552	2,392	91	2,042	2,573	2,793	2,598	2,620	2,835	2,658
92	1,852	2,333	2,532	2,356	2,376	2,568	2,410	92	2,058	2,591	2,813	2,618	2,641	2,855	2,678
93	1,865	2,350	2,548	2,372	2,393	2,585	2,427	93	2,072	2,610	2,831	2,636	2,659	2,873	2,695
94	1,877	2,365	2,563	2,388	2,409	2,600	2,442	94	2,085	2,627	2,848	2,652	2,676	2,889	2,713
95	1,888	2,378	2,577	2,401	2,422	2,613	2,456	95	2,097	2,642	2,863	2,668	2,692	2,903	2,729
96	1,898	2,392	2,591	2,416	2,437	2,626	2,471	96	2,109	2,658	2,879	2,684	2,708	2,918	2,745
97	1,909	2,406	2,606	2,430	2,452	2,640	2,485	97	2,122	2,673	2,896	2,701	2,724	2,933	2,762
98	1,922	2,420	2,620	2,444	2,465	2,652	2,500	98	2,135	2,690	2,911	2,716	2,739	2,948	2,778
99	1,932	2,435	2,634	2,459	2,480	2,667	2,515	99	2,147	2,705	2,926	2,731	2,755	2,963	2,794

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

NORTH CAROLINA

FOR USE IN NORTH CAROLINA ZIP CODES: ALL EXCEPT 280-282

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,568	NA	2,157	NA	NA	NA	NA	0-64	1,742	NA	2,396	NA	NA	NA	NA
65	914	1,151	1,312	1,163	1,173	1,361	1,189	65	1,016	1,279	1,457	1,292	1,304	1,513	1,321
66	960	1,211	1,368	1,223	1,233	1,417	1,251	66	1,068	1,345	1,521	1,359	1,370	1,575	1,390
67	1,009	1,271	1,431	1,284	1,295	1,477	1,314	67	1,122	1,414	1,590	1,428	1,439	1,642	1,460
68	1,052	1,325	1,494	1,339	1,351	1,539	1,369	68	1,169	1,473	1,661	1,487	1,500	1,710	1,521
69	1,099	1,385	1,555	1,398	1,410	1,600	1,431	69	1,222	1,539	1,728	1,554	1,568	1,777	1,588
70	1,143	1,440	1,614	1,454	1,467	1,658	1,487	70	1,269	1,600	1,794	1,616	1,630	1,842	1,653
71	1,186	1,494	1,671	1,510	1,523	1,716	1,545	71	1,318	1,662	1,856	1,678	1,692	1,906	1,716
72	1,227	1,547	1,723	1,562	1,576	1,770	1,598	72	1,363	1,719	1,915	1,735	1,750	1,966	1,775
73	1,266	1,595	1,772	1,611	1,625	1,817	1,648	73	1,407	1,773	1,969	1,790	1,805	2,019	1,832
74	1,302	1,642	1,818	1,658	1,672	1,864	1,695	74	1,447	1,824	2,021	1,842	1,857	2,071	1,883
75	1,336	1,683	1,862	1,700	1,715	1,906	1,739	75	1,484	1,871	2,068	1,889	1,905	2,118	1,931
76	1,366	1,720	1,901	1,739	1,754	1,942	1,778	76	1,518	1,912	2,112	1,932	1,948	2,157	1,975
77	1,396	1,758	1,942	1,777	1,792	1,977	1,816	77	1,550	1,954	2,157	1,973	1,990	2,196	2,018
78	1,423	1,793	1,977	1,810	1,826	2,006	1,852	78	1,581	1,991	2,196	2,011	2,028	2,230	2,058
79	1,447	1,824	2,010	1,841	1,857	2,035	1,883	79	1,608	2,026	2,233	2,045	2,064	2,261	2,092
80	1,471	1,853	2,036	1,872	1,888	2,061	1,913	80	1,634	2,059	2,262	2,080	2,098	2,290	2,127
81	1,492	1,880	2,062	1,898	1,915	2,088	1,942	81	1,658	2,089	2,290	2,110	2,128	2,320	2,157
82	1,511	1,905	2,087	1,924	1,941	2,114	1,967	82	1,680	2,118	2,319	2,138	2,157	2,349	2,187
83	1,531	1,929	2,111	1,948	1,966	2,140	1,993	83	1,701	2,144	2,345	2,165	2,184	2,377	2,214
84	1,550	1,954	2,134	1,973	1,989	2,165	2,018	84	1,723	2,171	2,370	2,192	2,212	2,405	2,242
85	1,568	1,977	2,157	1,996	2,013	2,189	2,042	85	1,742	2,196	2,396	2,218	2,237	2,431	2,269
86	1,587	1,998	2,178	2,019	2,036	2,212	2,064	86	1,762	2,221	2,420	2,243	2,262	2,458	2,294
87	1,603	2,020	2,197	2,041	2,058	2,233	2,086	87	1,781	2,244	2,442	2,267	2,287	2,481	2,318
88	1,619	2,041	2,218	2,060	2,079	2,253	2,107	88	1,799	2,267	2,464	2,290	2,309	2,504	2,342
89	1,634	2,060	2,237	2,080	2,098	2,273	2,127	89	1,816	2,289	2,485	2,311	2,330	2,525	2,363
90	1,649	2,078	2,256	2,098	2,117	2,291	2,146	90	1,833	2,309	2,506	2,331	2,351	2,546	2,385
91	1,663	2,095	2,273	2,115	2,134	2,309	2,164	91	1,848	2,328	2,527	2,350	2,370	2,565	2,404
92	1,676	2,111	2,290	2,132	2,150	2,324	2,180	92	1,862	2,345	2,545	2,368	2,389	2,583	2,423
93	1,687	2,126	2,306	2,146	2,165	2,339	2,195	93	1,874	2,362	2,561	2,385	2,405	2,599	2,439
94	1,699	2,139	2,319	2,160	2,179	2,352	2,210	94	1,887	2,377	2,576	2,400	2,422	2,613	2,455
95	1,708	2,152	2,331	2,173	2,192	2,365	2,222	95	1,897	2,390	2,591	2,414	2,436	2,627	2,469
96	1,718	2,164	2,345	2,186	2,205	2,376	2,235	96	1,909	2,404	2,605	2,428	2,450	2,640	2,483
97	1,727	2,176	2,358	2,198	2,218	2,388	2,249	97	1,920	2,419	2,620	2,443	2,464	2,653	2,499
98	1,739	2,190	2,370	2,212	2,231	2,400	2,262	98	1,931	2,434	2,633	2,458	2,479	2,668	2,514
99	1,748	2,203	2,384	2,225	2,244	2,413	2,275	99	1,943	2,447	2,648	2,471	2,493	2,681	2,528

(Add \$25 One-time Policy Fee)

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

NORTH CAROLINA

FOR USE IN NORTH CAROLINA ZIP CODES: 280-282

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	166.17	NA	228.50	NA	NA	NA	NA	0-64	184.67	NA	253.75	NA	NA	NA	NA
65	96.75	122.00	138.92	123.17	124.25	144.17	126.00	65	107.50	135.50	154.42	136.83	138.08	160.33	139.92
66	101.75	128.25	144.92	129.50	130.67	150.17	132.50	66	113.17	142.50	161.00	143.92	145.17	166.75	147.25
67	106.92	134.67	151.58	136.08	137.25	156.50	139.17	67	118.83	149.75	168.33	151.08	152.50	173.83	154.58
68	111.42	140.33	158.25	141.75	143.00	163.00	145.08	68	123.83	156.00	175.92	157.50	158.92	181.17	161.08
69	116.42	146.67	164.75	148.17	149.42	169.42	151.58	69	129.42	163.00	183.08	164.58	166.00	188.25	168.33
70	121.00	152.50	171.00	154.00	155.42	175.67	157.50	70	134.50	169.50	190.00	171.17	172.67	195.17	175.08
71	125.67	158.25	176.92	159.83	161.25	181.67	163.42	71	139.67	176.00	196.58	177.67	179.08	201.83	181.75
72	129.92	163.83	182.50	165.42	166.83	187.42	169.17	72	144.50	182.08	202.83	183.83	185.42	208.17	188.00
73	134.17	169.00	187.58	170.75	172.17	192.50	174.58	73	149.00	187.67	208.58	189.58	191.33	213.83	193.92
74	138.00	173.83	192.58	175.50	177.08	197.42	179.58	74	153.33	193.17	214.00	195.17	196.75	219.33	199.50
75	141.50	178.25	197.25	180.08	181.58	201.83	184.08	75	157.25	198.08	219.00	200.00	201.75	224.33	204.58
76	144.75	182.33	201.33	184.08	185.75	205.75	188.33	76	160.83	202.58	223.75	204.58	206.42	228.58	209.33
77	147.75	186.17	205.75	188.17	189.67	209.42	192.42	77	164.33	207.00	228.58	208.92	210.75	232.58	213.75
78	150.75	189.75	209.42	191.75	193.42	212.50	196.08	78	167.42	211.00	232.58	213.08	214.92	236.25	217.92
79	153.33	193.08	212.92	195.17	196.75	215.58	199.50	79	170.33	214.67	236.50	216.75	218.67	239.50	221.67
80	155.83	196.33	215.67	198.17	200.00	218.25	202.83	80	173.08	218.17	239.58	220.25	222.17	242.50	225.25
81	158.00	199.08	218.33	201.08	202.83	221.08	205.75	81	175.50	221.25	242.58	223.50	225.33	245.67	228.58
82	160.17	201.75	221.00	203.75	205.67	223.92	208.33	82	178.00	224.25	245.58	226.42	228.50	248.75	231.58
83	162.25	204.42	223.58	206.42	208.17	226.67	211.08	83	180.25	227.17	248.42	229.33	231.33	251.92	234.58
84	164.17	206.83	226.00	208.92	210.75	229.25	213.75	84	182.42	229.92	251.25	232.25	234.25	254.83	237.50
85	166.17	209.42	228.50	211.50	213.25	231.75	216.33	85	184.67	232.58	253.75	234.92	237.00	257.50	240.25
86	168.00	211.67	230.67	213.75	215.67	234.25	218.67	86	186.67	235.17	256.25	237.50	239.58	260.25	243.00
87	169.75	213.92	232.83	216.00	218.00	236.50	220.92	87	188.67	237.75	258.67	240.08	242.17	262.83	245.58
88	171.50	216.00	234.92	218.25	220.17	238.67	223.25	88	190.50	240.08	261.00	242.50	244.58	265.25	248.00
89	173.17	218.17	236.92	220.25	222.25	240.83	225.33	89	192.33	242.42	263.17	244.83	246.92	267.50	250.33
90	174.67	220.08	238.92	222.25	224.17	242.75	227.33	90	194.00	244.50	265.58	247.00	249.08	269.75	252.50
91	176.08	221.83	240.83	224.00	226.00	244.50	229.17	91	195.67	246.50	267.67	248.92	251.25	271.67	254.67
92	177.42	223.58	242.58	225.75	227.75	246.25	230.92	92	197.17	248.42	269.50	250.83	253.08	273.50	256.58
93	178.67	225.17	244.25	227.33	229.33	247.83	232.50	93	198.50	250.17	271.33	252.67	254.92	275.25	258.42
94	179.83	226.50	245.67	228.83	230.83	249.17	234.00	94	199.75	251.75	272.92	254.25	256.50	276.83	260.08
95	180.83	227.92	247.00	230.17	232.17	250.33	235.42	95	201.00	253.25	274.42	255.75	257.92	278.17	261.50
96	181.92	229.25	248.42	231.50	233.50	251.67	236.75	96	202.25	254.67	275.92	257.25	259.42	279.58	263.00
97	183.08	230.67	249.67	232.83	234.92	253.00	238.17	97	203.25	256.17	277.42	258.75	260.92	281.17	264.58
98	184.00	232.00	251.00	234.25	236.33	254.25	239.58	98	204.50	257.75	279.00	260.25	262.50	282.42	266.25
99	185.17	233.25	252.42	235.67	237.75	255.58	241.00	99	205.83	259.25	280.50	261.92	264.08	284.00	267.75

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

NORTH CAROLINA

FOR USE IN NORTH CAROLINA ZIP CODES: ALL EXCEPT 280-282

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	150.33	NA	206.67	NA	NA	NA	NA	0-64	167.08	NA	229.58	NA	NA	NA	NA
65	87.58	110.33	125.75	111.50	112.42	130.50	114.00	65	97.33	122.67	139.75	123.83	124.92	145.00	126.58
66	92.08	116.08	131.08	117.17	118.17	135.83	119.83	66	102.33	129.00	145.67	130.25	131.33	150.92	133.25
67	96.75	121.83	137.08	123.08	124.25	141.67	125.92	67	107.50	135.42	152.33	136.75	138.00	157.33	139.92
68	100.75	127.00	143.25	128.25	129.33	147.50	131.25	68	112.00	141.17	159.17	142.50	143.75	163.92	145.75
69	105.33	132.67	149.08	134.00	135.25	153.25	137.08	69	117.08	147.50	165.58	148.92	150.17	170.25	152.33
70	109.50	138.00	154.67	139.33	140.58	159.00	142.50	70	121.67	153.33	171.83	154.83	156.17	176.58	158.42
71	113.67	143.25	160.08	144.67	145.92	164.33	147.92	71	126.33	159.17	177.92	160.75	162.08	182.67	164.42
72	117.58	148.17	165.17	149.67	151.00	169.58	153.00	72	130.67	164.75	183.50	166.33	167.75	188.33	170.17
73	121.33	152.83	169.75	154.42	155.83	174.17	157.92	73	134.83	169.83	188.75	171.58	173.17	193.50	175.42
74	124.83	157.33	174.25	158.83	160.25	178.58	162.42	74	138.67	174.83	193.67	176.58	178.08	198.50	180.50
75	128.00	161.25	178.42	162.92	164.25	182.67	166.58	75	142.25	179.25	198.17	181.00	182.58	203.00	185.08
76	130.92	165.00	182.17	166.58	168.08	186.08	170.33	76	145.50	183.25	202.42	185.08	186.75	206.75	189.33
77	133.75	168.50	186.08	170.25	171.67	189.42	174.08	77	148.67	187.33	206.75	189.08	190.75	210.42	193.42
78	136.42	171.75	189.42	173.42	175.00	192.33	177.42	78	151.42	190.83	210.42	192.75	194.42	213.75	197.17
79	138.67	174.75	192.58	176.58	178.08	195.08	180.50	79	154.17	194.17	214.00	196.08	197.83	216.67	200.50
80	141.00	177.67	195.17	179.33	181.00	197.42	183.50	80	156.58	197.33	216.75	199.25	201.00	219.33	203.75
81	143.00	180.08	197.50	181.92	183.50	200.08	186.08	81	158.83	200.25	219.42	202.17	203.83	222.33	206.75
82	144.92	182.58	200.00	184.42	186.08	202.58	188.50	82	161.00	202.92	222.25	204.92	206.67	225.08	209.58
83	146.75	184.92	202.25	186.75	188.33	205.08	190.92	83	163.08	205.50	224.75	207.50	209.33	227.92	212.25
84	148.50	187.17	204.50	189.08	190.75	207.42	193.42	84	165.08	208.08	227.25	210.08	211.92	230.50	214.83
85	150.33	189.42	206.67	191.33	192.92	209.75	195.67	85	167.08	210.42	229.58	212.58	214.50	233.00	217.42
86	152.00	191.50	208.67	193.42	195.17	211.92	197.83	86	168.83	212.83	231.92	214.83	216.75	235.42	219.83
87	153.58	193.58	210.67	195.50	197.17	214.00	199.92	87	170.67	215.08	234.00	217.25	219.17	237.83	222.25
88	155.17	195.50	212.58	197.42	199.17	216.00	201.92	88	172.33	217.25	236.17	219.33	221.25	239.92	224.33
89	156.67	197.33	214.42	199.25	201.08	217.83	203.83	89	174.00	219.33	238.17	221.50	223.42	242.00	226.50
90	158.00	199.08	216.17	201.08	202.83	219.58	205.67	90	175.50	221.17	240.25	223.50	225.42	244.08	228.50
91	159.25	200.67	217.83	202.67	204.50	221.17	207.33	91	177.00	223.00	242.17	225.25	227.25	245.83	230.42
92	160.58	202.25	219.42	204.25	206.08	222.75	208.92	92	178.33	224.75	243.83	227.00	228.92	247.50	232.08
93	161.67	203.67	220.92	205.67	207.50	224.17	210.33	93	179.67	226.33	245.50	228.67	230.58	249.08	233.75
94	162.67	205.00	222.33	207.00	208.83	225.50	211.67	94	180.75	227.75	246.92	230.08	232.00	250.50	235.25
95	163.67	206.25	223.50	208.25	210.00	226.50	213.00	95	181.83	229.08	248.25	231.42	233.42	251.67	236.67
96	164.58	207.42	224.75	209.50	211.33	227.67	214.25	96	182.92	230.42	249.58	232.75	234.75	252.92	238.00
97	165.58	208.67	225.83	210.67	212.58	228.83	215.50	97	183.92	231.83	251.00	234.08	236.08	254.33	239.42
98	166.50	209.83	227.17	211.92	213.83	230.08	216.75	98	185.00	233.25	252.50	235.42	237.50	255.58	240.92
99	167.50	211.08	228.42	213.17	215.08	231.25	218.00	99	186.17	234.58	253.83	236.92	238.92	257.00	242.25

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

NORTH CAROLINA

FOR USE IN NORTH CAROLINA ZIP CODES: 280-282

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	144.50	NA	198.67	NA	NA	NA	NA	0-64	160.50	NA	220.67	NA	NA	NA	NA
65	84.17	106.08	120.83	107.08	108.08	125.42	109.58	65	93.50	117.75	134.25	119.00	120.17	139.42	121.75
66	88.50	111.58	126.00	112.58	113.58	130.58	115.25	66	98.33	123.92	140.08	125.17	126.17	145.08	128.00
67	92.92	117.08	131.75	118.33	119.25	136.08	121.00	67	103.33	130.17	146.50	131.50	132.58	151.17	134.50
68	96.83	122.08	137.67	123.25	124.42	141.75	126.08	68	107.67	135.67	152.92	136.92	138.17	157.50	140.08
69	101.25	127.58	143.25	128.83	129.83	147.33	131.75	69	112.50	141.75	159.17	143.17	144.42	163.75	146.33
70	105.25	132.67	148.67	134.00	135.08	152.67	136.92	70	116.92	147.33	165.17	148.83	150.17	169.67	152.25
71	109.17	137.67	153.92	139.00	140.25	158.00	142.25	71	121.33	153.00	171.00	154.50	155.83	175.50	158.00
72	113.08	142.42	158.75	143.83	145.17	163.00	147.17	72	125.58	158.25	176.42	159.75	161.17	181.00	163.42
73	116.67	146.92	163.17	148.42	149.75	167.42	151.83	73	129.58	163.25	181.42	164.83	166.25	185.92	168.67
74	120.00	151.17	167.50	152.67	154.00	171.67	156.08	74	133.25	168.00	186.08	169.67	171.08	190.75	173.42
75	123.00	155.08	171.50	156.50	157.92	175.50	160.17	75	136.67	172.25	190.50	173.92	175.42	195.00	177.92
76	125.83	158.50	175.08	160.17	161.50	178.83	163.83	76	139.83	176.17	194.50	178.00	179.50	198.75	181.92
77	128.50	162.00	178.83	163.67	165.00	182.08	167.33	77	142.83	180.00	198.75	181.75	183.33	202.33	185.83
78	131.08	165.08	182.08	166.67	168.17	184.83	170.50	78	145.58	183.42	202.33	185.25	186.83	205.33	189.50
79	133.25	168.00	185.17	169.58	171.08	187.42	173.42	79	148.17	186.67	205.75	188.42	190.17	208.25	192.67
80	135.42	170.75	187.50	172.42	173.83	189.75	176.25	80	150.50	189.58	208.33	191.50	193.17	210.92	195.92
81	137.50	173.17	190.00	174.83	176.42	192.33	178.83	81	152.67	192.42	211.00	194.33	196.00	213.67	198.75
82	139.25	175.42	192.25	177.17	178.75	194.67	181.25	82	154.67	195.00	213.58	196.92	198.67	216.42	201.42
83	141.08	177.75	194.42	179.50	181.00	197.17	183.58	83	156.75	197.50	215.92	199.42	201.17	218.92	204.00
84	142.83	180.00	196.50	181.75	183.25	199.42	185.83	84	158.75	199.92	218.33	201.83	203.67	221.58	206.50
85	144.50	182.08	198.67	183.83	185.42	201.58	188.00	85	160.50	202.33	220.67	204.33	206.08	223.92	208.92
86	146.17	184.00	200.67	185.92	187.50	203.67	190.17	86	162.33	204.58	222.83	206.58	208.33	226.33	211.33
87	147.58	186.00	202.42	187.92	189.50	205.75	192.17	87	164.08	206.67	225.00	208.75	210.58	228.58	213.50
88	149.08	187.92	204.33	189.67	191.42	207.58	194.08	88	165.75	208.75	227.00	210.92	212.67	230.67	215.67
89	150.50	189.67	206.08	191.50	193.17	209.42	195.92	89	167.33	210.75	228.92	212.92	214.67	232.58	217.58
90	151.92	191.33	207.83	193.17	194.92	211.08	197.67	90	168.75	212.67	230.83	214.75	216.58	234.50	219.67
91	153.17	192.92	209.42	194.75	196.50	212.67	199.33	91	170.17	214.42	232.75	216.50	218.33	236.25	221.50
92	154.33	194.42	211.00	196.33	198.00	214.00	200.83	92	171.50	215.92	234.42	218.17	220.08	237.92	223.17
93	155.42	195.83	212.33	197.67	199.42	215.42	202.25	93	172.67	217.50	235.92	219.67	221.58	239.42	224.58
94	156.42	197.08	213.58	199.00	200.75	216.67	203.50	94	173.75	218.92	237.33	221.00	223.00	240.75	226.08
95	157.33	198.17	214.75	200.08	201.83	217.75	204.67	95	174.75	220.17	238.58	222.33	224.33	241.92	227.42
96	158.17	199.33	215.92	201.33	203.08	218.83	205.92	96	175.75	221.50	239.92	223.67	225.67	243.17	228.75
97	159.08	200.50	217.17	202.50	204.33	220.00	207.08	97	176.83	222.75	241.33	225.08	227.00	244.42	230.17
98	160.17	201.67	218.33	203.67	205.42	221.00	208.33	98	177.92	224.17	242.58	226.33	228.25	245.67	231.50
99	161.00	202.92	219.50	204.92	206.67	222.25	209.58	99	178.92	225.42	243.83	227.58	229.58	246.92	232.83

(Add \$25 One-time Policy Fee)

SHENANDOAH LIFE INSURANCE COMPANY
MEDICARE STANDARD MONTHLY BANK DRAFT ATTAINED AGE PREMIUMS
RATES EFFECTIVE 12/1/07

NORTH CAROLINA

FOR USE IN NORTH CAROLINA ZIP CODES: ALL EXCEPT 280-282

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	130.67	NA	179.75	NA	NA	NA	NA	0-64	145.17	NA	199.67	NA	NA	NA	NA
65	76.17	95.92	109.33	96.92	97.75	113.42	99.08	65	84.67	106.58	121.42	107.67	108.67	126.08	110.08
66	80.00	100.92	114.00	101.92	102.75	118.08	104.25	66	89.00	112.08	126.75	113.25	114.17	131.25	115.83
67	84.08	105.92	119.25	107.00	107.92	123.08	109.50	67	93.50	117.83	132.50	119.00	119.92	136.83	121.67
68	87.67	110.42	124.50	111.58	112.58	128.25	114.08	68	97.42	122.75	138.42	123.92	125.00	142.50	126.75
69	91.58	115.42	129.58	116.50	117.50	133.33	119.25	69	101.83	128.25	144.00	129.50	130.67	148.08	132.33
70	95.25	120.00	134.50	121.17	122.25	138.17	123.92	70	105.75	133.33	149.50	134.67	135.83	153.50	137.75
71	98.83	124.50	139.25	125.83	126.92	143.00	128.75	71	109.83	138.50	154.67	139.83	141.00	158.83	143.00
72	102.25	128.92	143.58	130.17	131.33	147.50	133.17	72	113.58	143.25	159.58	144.58	145.83	163.83	147.92
73	105.50	132.92	147.67	134.25	135.42	151.42	137.33	73	117.25	147.75	164.08	149.17	150.42	168.25	152.67
74	108.50	136.83	151.50	138.17	139.33	155.33	141.25	74	120.58	152.00	168.42	153.50	154.75	172.58	156.92
75	111.33	140.25	155.17	141.67	142.92	158.83	144.92	75	123.67	155.92	172.33	157.42	158.75	176.50	160.92
76	113.83	143.33	158.42	144.92	146.17	161.83	148.17	76	126.50	159.33	176.00	161.00	162.33	179.75	164.58
77	116.33	146.50	161.83	148.08	149.33	164.75	151.33	77	129.17	162.83	179.75	164.42	165.83	183.00	168.17
78	118.58	149.42	164.75	150.83	152.17	167.17	154.33	78	131.75	165.92	183.00	167.58	169.00	185.83	171.50
79	120.58	152.00	167.50	153.42	154.75	169.58	156.92	79	134.00	168.83	186.08	170.42	172.00	188.42	174.33
80	122.58	154.42	169.67	156.00	157.33	171.75	159.42	80	136.17	171.58	188.50	173.33	174.83	190.83	177.25
81	124.33	156.67	171.83	158.17	159.58	174.00	161.83	81	138.17	174.08	190.83	175.83	177.33	193.33	179.75
82	125.92	158.75	173.92	160.33	161.75	176.17	163.92	82	140.00	176.50	193.25	178.17	179.75	195.75	182.25
83	127.58	160.75	175.92	162.33	163.83	178.33	166.08	83	141.75	178.67	195.42	180.42	182.00	198.08	184.50
84	129.17	162.83	177.83	164.42	165.75	180.42	168.17	84	143.58	180.92	197.50	182.67	184.33	200.42	186.83
85	130.67	164.75	179.75	166.33	167.75	182.42	170.17	85	145.17	183.00	199.67	184.83	186.42	202.58	189.08
86	132.25	166.50	181.50	168.25	169.67	184.33	172.00	86	146.83	185.08	201.67	186.92	188.50	204.83	191.17
87	133.58	168.33	183.08	170.08	171.50	186.08	173.83	87	148.42	187.00	203.50	188.92	190.58	206.75	193.17
88	134.92	170.08	184.83	171.67	173.25	187.75	175.58	88	149.92	188.92	205.33	190.83	192.42	208.67	195.17
89	136.17	171.67	186.42	173.33	174.83	189.42	177.25	89	151.33	190.75	207.08	192.58	194.17	210.42	196.92
90	137.42	173.17	188.00	174.83	176.42	190.92	178.83	90	152.75	192.42	208.83	194.25	195.92	212.17	198.75
91	138.58	174.58	189.42	176.25	177.83	192.42	180.33	91	154.00	194.00	210.58	195.83	197.50	213.75	200.33
92	139.67	175.92	190.83	177.67	179.17	193.67	181.67	92	155.17	195.42	212.08	197.33	199.08	215.25	201.92
93	140.58	177.17	192.17	178.83	180.42	194.92	182.92	93	156.17	196.83	213.42	198.75	200.42	216.58	203.25
94	141.58	178.25	193.25	180.00	181.58	196.00	184.17	94	157.25	198.08	214.67	200.00	201.83	217.75	204.58
95	142.33	179.33	194.25	181.08	182.67	197.08	185.17	95	158.08	199.17	215.92	201.17	203.00	218.92	205.75
96	143.17	180.33	195.42	182.17	183.75	198.00	186.25	96	159.08	200.33	217.08	202.33	204.17	220.00	206.92
97	143.92	181.33	196.50	183.17	184.83	199.00	187.42	97	160.00	201.58	218.33	203.58	205.33	221.08	208.25
98	144.92	182.50	197.50	184.33	185.92	200.00	188.50	98	160.92	202.83	219.42	204.83	206.58	222.33	209.50
99	145.67	183.58	198.67	185.42	187.00	201.08	189.58	99	161.92	203.92	220.67	205.92	207.75	223.42	210.67

(Add \$25 One-time Policy Fee)